

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

July 08, 2005

Prudential Financial InterNotes®, Due One Year or More from Date of Issue

Filed under Rule 424(b)(3), Registration Statement(s) No. 333-104444, 333-104444-01, 333-104444-02, 333-123240, 333-123240-01 and 333-123240-02

Pricing Supplement Number 78 Dated 07/05/2005

(to Prospectus dated March 21, 2005 and Prospectus Supplement dated April 29, 2005)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

| CUSIP Number | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1 st Coupon Date | 1 st Coupon Amount | Survivor Option | Product Ranking | Moody Rating | S & P Rating |
|--------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-----------------|------------------------|--------------|--------------|
| 74432AJE1 | 100.000% | 1.000% | \$396,000.00 | FIXED | 4.000% | SEMI-ANNUAL | 1/15/2010 | 1/15/2006 | \$20.78 | YES | Senior Unsecured Notes | A3 | A- |

Redemption Information: Non-Callable.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., Wachovia Securities, LLC

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|--------------|---------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-----------------|------------------------|--------------|--------------|
| 74432AJF8 | 100.000% | 2.500% | \$3,955,575.00 | FIXED | 5.250% | SEMI-ANNUAL | 7/15/2025 | 1/15/2006 | \$27.27 | YES | Senior Unsecured Notes | A3 | A- |

Redemption Information: Callable at 100.000% on 07/15/2009 and every interest payment date thereafter.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., Wachovia Securities, LLC The Prudential Financial, Inc. InterNotes will be subject to redemption at the option of Prudential Financial, Inc., in whole on the interest payment date occurring 07/15/2009 and on every interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Prudential Financial, Inc. InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus.

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Prudential Financial, Inc. Trade Date: Tuesday, July
05, 2005 @ 12:00 PM ET

Prudential Financial, Inc.

751 Broad Street

Newark NJ 07102

\$2,000,000,000.00 Prudential Financial Retail Medium-Term

Settlement Date: Friday,
July 08, 2005

Notes, including Prudential Financial InterNotes®

Minimum
Denomination/Increments:
\$1,000.00/\$1,000.00

Prospectus dated March 21, 2005 and the Prospectus Supplement dated April 29, 2005

Initial trades settle flat and
clear SDFS: DTC Book
Entry only

DTC number: 0116 via
Refco Securities, LLC

If the maturity date or an
interest payment date for
any note is not a Business
Day (as defined in the
Prospectus), principal,
premium, if any, and
interest for that note is paid
on the next Business Day,
and no interest will accrue
from, and after, the
maturity date or interest
payment date.

The Prudential Financial,
Inc. InterNotes will be
represented by a master
global note in fully
registered form, without
coupons. The master global
note will be deposited
with, or on behalf of, DTC
and registered in the name
of a nominee of DTC, as
depository, or another
depository as may be
named in a subsequent
pricing supplement.

*InterNotes® is a registered
trademark of Incapital
Holdings LLC. All rights
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